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People can email specific issues to albertaflood@ibc.ca if they want us to follow-up with more information/advice.

Q: Why is the entire event not being covered by insurance as the Town Sewer system failed and caused the disaster?

- As far as we know, the disaster was caused partly due to overwhelmed sewer systems but also due to the precipitation and melting snow in the Rockies. Failure of the municipal system would create sewer back-up into homes but we know that overland flood was also a significant cause of damage.

Q: We are with Intact and had an independent adjuster. How will independent adjusters be held accountable?

- Independent adjusters work as contractors for the insurance companies. Adjusters prepare reports for the insurance company but ultimately the decision whether or not to pay a claim is up to the insurance company.

- FYI – because of the size of the flood disaster, insurers call in adjusters from across Canada and the United States in order to quickly get to their customers. This is quite routine and why you may have had an adjuster from Florida at your house. But at the end of the day, your Canadian insurance company makes the final decision on your claim. Adjusters are their “eyes and ears” to tell them about the damage at your house.

Q: The hydrostatic pressure on the sewer system caused the sewer back up into residents and business how will the Town's insurance be claimed against by residents or businesses to cover gap in insurance?

- If someone is liable for the damage caused by the sewer back-up, and insurance companies believe they can/want to recover their costs, they do something called “subrogation.” This is when an insurance company sues the liable party (in the name of their policyholders) for damages due to the insured loss. Municipalities do carry insurance so their insurance company would respond to any subrogation action. From the outside this looks like insurers suing insurers (which is true) but they are acting on behalf, and in defence, of their policyholders. This is very standard practice for insurance companies to ensure that the appropriate person pays for the damage.

Q: We live in a seniors condo complex of approximately 40 units. Out of the 40 units all but five have been covered by insurance. The five not covered are all with the same company while the other 35 are with various companies. How can this be? The company not covering the residents is covering other claims less than a block away!

- This is a very common question. Home insurance is not a standardized, generic product. Policies can vary widely among the many companies competing in the Alberta marketplace. That means coverage and price may vary from company to company, and in some cases, from homeowner to homeowner.

- In some circumstances this has led to confusion among affected consumers about what is covered, and what isn't, by their respective home insurance policies. Some affected Albertans see neighbours who suffered similar damage receiving different coverage than they are receiving from their own insurance company and question why all home insurance policies don't respond the same way to an event.

- Some insurers specifically exclude sewer back-up coverage when it is caused concurrently with overland flooding. An example of this exclusion reads “*This exclusion applies whether or not there are one or more other*”

causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss, damage or expense.” In other words, if an insured loss like sewer-backup happens at the same time or after flood damage, it won't be covered. Some insurers do not use this exclusion.

- In some cases, insurance companies have reconsidered the strict application of this wording and covered all claims for sewer backup. In other cases, insurance companies have kept to this wording due to agreements with their own reinsurers. Reinsurers cover insurers for part of catastrophic losses, much like the federal government does for provinces under Federal Disaster Financial Assistance.

Q: We live in a condo complex and most of my neighbours are covered by insurance. My insurance company has denied our claim. I have sat down with my neighbours and actually had an insurance professional review my policy and two of my neighbours policies. They are almost identical in wording. How can one company just walk away from their responsibility like this?

- See previous answer for more detail. Ultimately every policy is different. “Almost identical” means there are differences between the policies. I have earthquake coverage but my neighbour might not.

- But if you can go back to the insurance company and ask them to review your claim. You can also go to the company's ombudsman and/or the General Insurance OmbudService.

Who is monitoring the insurance companies and which claims they are allowing and more important, which claims they are denying?

- Insurance companies are regulated federally by the Office of the Superintendent of Financial Institutions and provincially by the Superintendent of Insurance who reports to the Alberta Minister of Finance.

Why the hell does my insurance company care how much sewage back up there was before the flood hit? Their parachuted in American are walking around talking to my neighbours and asking to look inside their homes. None of the other companies appear to be doing this. These adjusters are drilling my neighbours on sewage back up to the point one asked them to leave. This is ridiculous and frankly, I find it a bit embarrassing.

- It all depends on your insurance company and the wording of their policy.

- Some insurers specifically exclude sewer back-up coverage when it is caused concurrently with overland flooding. An example of this exclusion reads *“This exclusion applies whether or not there are one or more other causes or events (whether covered or not) that contribute concurrently or in any sequence to the occasioning of the loss, damage or expense.”* In other words, if an insured loss like sewer-backup happens at the same time or after flood damage, it won't be covered.

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Q: I can't get my insurance company to give me an answer on what they are doing. I called and got a claim number very early since then, I have called them back at least a dozen times and they keep putting me off. What do I have to do to get them to come and look at my place and give me an answer. My frustration level is skyrocketing!

· You should call the insurance company's ombudsman. You can find a listing of the company ombudspople here - <http://www.finance.alberta.ca/publications/insurance/insurance-complaints-claim-or-policy.html>

I have renters in my property and we are with the same insurance company. My tenant is covered and has a pay out already. The insurance company said they were just there for reviewing the tenants contents and did not look at anything else. My tenant and I put our claims in on the same day and I still have not got an adjuster to look at other parts of the home. Why couldn't they do both at once and what is taking so long?

· Not sure why – perhaps the insurance company had certain adjusters just doing contents while others were doing physical property damage. But if you haven't heard, go to the company ombudsman.

Q: My neighbours are insured with different insurance companies than I am and they are all getting their basements covered for sewer back up, even those closer to the river are getting coverage. My insurance company is saying no and says sewer back up is irrelevant. They do not want to hear about it. It's just about the wording in the policy. The company claims they have a narrower exclusion language than others. How is a consumer to know this and how are we expected to understand all this legal jargon?

· Couple things – first, I agree there's nothing worse than finding out after you have a claim that you aren't covered. We suggest that you shop around and ask insurance professionals about their coverage (i.e. if I have a flood while I be covered, what are the limits on sewer back-up?). Unfortunately there isn't anything that can be done at this point but going forward you can also go to www.abc.ca and get information about things to look for in a policy and an explanation about types of coverage.

Q: I can't help but feel that there isn't a standard for insurance companies to follow. The process is so subjective and there is very little recourse for the consumer. By the word of one person, your claim is denied, even if all your neighbor's received coverage, some person shows up and your screwed. Then it is fight, fight, fight and as I was told by my insurance company If I don't like it, get a lawyer. How can this be so subjective? How can there be no standards? How can there be no Gov monitoring? Shame on the insurance industry for not policing your own. People don't realize they are getting screwed until it's too late.

· There are options for resolving issues with your insurer. The Government of Alberta has a good webpage describing the way to deal with complaints and concerns - <http://www.finance.alberta.ca/publications/insurance/insurance-complaints-claim-or-policy.html>

· There are regulations in place to deal with market conduct and practices. Alberta's Superintendent of Insurance provides this oversight. You can find more information here - http://www.finance.alberta.ca/publications/insurance/info_consumer.html